

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Inventor(s):	Patnode, et al.	Docket No.:	49335.0400
Serial No.:	09/712,743	Examiner:	Akintola, Olabode
Filed:	November 14, 2000	Group Art Unit:	3691
Title:	SYSTEM AND METHOD FOR CREATING FINANCIAL ADVICE APPLICATIONS	Confirmation No.:	9259

**AMENDMENT AND REPLY**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated October 18, 2007, of which this Reply is filed within two months, and prior to examining the above-referenced application after the RCE, please consider the following remarks:

**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 13 of this paper.